

SOCIAL INSURANCE.

Physicians, after all, are merely human beings, and as a rule they act and behave very much as other human beings do. When we see that large numbers of business men have never heard that there is a State Commission for the Study of Social Insurance and have no idea what it means, what it purports, or what the object of it is, we need not be surprised that large numbers of physicians also do not understand what is going on. Indeed, many of those who are actively participating in the new sociologic experiments do not themselves realize the extent of the movement or the far-reaching changes that are having their origins now. Many of the states in this country are, by statute and constitutional amendment, creating revolutionary sociologic conditions; bringing into existence in the space of a few months or years absolutely radical conditions and such as in other countries it has taken generations to develop. No wonder there are differences of opinion; no wonder there are innumerable petty complications and contradictions of more or less importance. To begin with, the whole question is susceptible of division into two absolutely distinct lines of thought and opinion: Shall the human race develop in its own unrestrained, untrammelled way, except for necessary police regulations? Or, on the other hand, shall its course of development be artificially changed, altered and modified by sumptuary legislation which really has its basic origin in the fundamental idea of paternalism? Who can possibly answer the question: Is social insurance in all its forms of benefit or not? Perhaps at the end of one or two centuries some one may be able to answer correctly the question, but no one at the present time can do more than express an opinion or conjecture.

INDUSTRIAL ACCIDENT INSURANCE.

In the matter of industrial accident insurance, which has been with us for something over two years, we find many things of great interest. One class of physicians are violently opposed to the whole thing. Another class are all indifferent. Another class realize that a large amount of work done by the medical profession which heretofore was never paid for, is now being paid for in a degree and to an extent which seems, or at least is intended to be, commensurate with the earning capacity of the individuals treated. We hear frequently that the medical profession as a unit should resent the impertinence of outside persons or bodies fixing the rate or amount of medical fees; that all such legislation is a great injury to the medical profession and that we should stop it or control it. Those who speak in this way fail to consider the fact that there are approximately five thousand physicians in California as against about two million citizens. Whose rights or whose welfare shall be considered the most important? It seems to stand five thousand to two million, which is a bit disproportionate. The legislature, listening to the voice of the whole people of the state who, in order to permit the

legislature to carry out their wishes changed the very constitution of the state itself, look upon the question of industrial accident insurance in an entirely different way from the medical profession. Few medical men are students of sociology in general. Under former conditions the injured workman had his right to an action at law against his employer, but the records show that he seldom got much if any ultimate compensation, and then only after long and expensive litigation. It was the object of the people and the legislature to remove all such cases from the class of possible litigation and to make sure that the injured workman would receive care and attention and at least some compensation.

CHANGES IN MEDICINE.

"Medicine," using the word in its broadest sense, as a profession, calling or occupation, is changing very rapidly; more rapidly than most of us believe or understand, and so rapidly that many physicians resent the results of the changes without realizing their cause or their import. The tendency is toward State Medicine. Within the profession itself we see the same tendency. The development of refined methods of diagnosis, requiring skilled men in different lines of specialized activity, has brought about without its being realized what has been called the "group plan" of practising. Such groups of physicians are in many cases united on a thorough business basis, and are conducting the professional work of the group just as, since time immemorial, groups of business men have been conducting their commercial activities. The support by Congress of the Public Health Service, its increased activities, and the enlarged range of its functions and duties, is a distinct evidence of the subconscious appreciation of State Medicine by the people of the whole country. The fact that one of the oldest states in the Union, Massachusetts, and one of the younger children, California, have both, through their legislatures and by appropriations, undertaken the careful study of social conditions with a view to possible health insurance, is a remarkable illustration of the fact that the idea of State Medicine has taken firm grasp of the minds of the people whose training, environment, and method of thought are so different as those of the old colony of Massachusetts and of the western state of California. Wherein does the slightest good prevail for a handful of men following a special calling, living rather narrow lives, to rail at such changes and say that the growing desire of the whole people is wrong? Economically, the sick wage-earner is a burden on the whole community. Economically, it is to the financial and social interest of the state to see that its wage-earners are, in so far as possible, kept from being sick, or given the best possible care and attention when they become sick. This broad economic truth studied in connection with the group method of practise (which originated in the medical profession itself) is a pretty clear pointer in the direction which future sociologic legislation will taken.